



**FEMA**

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# News Release

## **FEMA ELIGIBILITY LETTER MAY NOT BE THE LAST WORD**

**DOWNERS GROVE, Ill.** — Applicants receiving a letter indicating that they are ineligible for disaster assistance may still qualify for aid. The letter could simply mean that disaster officials need more information.

According to the U.S. Department of Homeland Security's Federal Emergency Management Agency (FEMA), this may include the need to provide:

- Information to prove occupancy or ownership of the damaged property;
- Proof of identity;
- Documentation of disaster damage; or
- Insurance settlement letter detailing what is covered under a claim.

FEMA may receive two applications from the same household. A single head of household is eligible to apply for FEMA aid. This or other factors could result in an applicant receiving a negative determination. Also, applications are processed by humans, not machines, and clerical errors are possible. If that happens, FEMA will respond quickly, but the agency cannot help if it isn't made aware of the problem.

Sometimes, applicants initially may be ineligible due to insurance. FEMA does not duplicate insurance coverage, but federal assistance may apply if damage documented in FEMA inspections is higher than the amount covered by insurance. Applicants should not wait to hear from their insurance companies before applying with FEMA. Insurance may be settled too late to apply for federal help.

After applying, applicants should request a settlement letter from their insurance company detailing exactly what is covered under their claim. Mail a copy to FEMA, Individuals and Households Program, National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-7055. The document can also be faxed to **1 800-827-8112**.

Any decision by FEMA may be appealed. Guidelines for appeals can be found in the *Help After a Disaster, Applicant's Guide to the Individuals and Household Program* sent to everyone who applies with FEMA. Additional copies can be obtained by calling **1 800-621-FEMA (3362)**. TTY users may call **1 800-462-7585**.

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*FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.*